



Dental Benefits for Retirees

Congratulations on your retirement!



Monthly Rates*

Single	\$30.51
2 Person	\$56.47
Family	\$96.74

*You will be billed on a quarterly basis.

You now have the opportunity to sign up for United Concordia dental benefits through Kentucky Retirement Services. Once enrolled in the Concordia Flex dental plan you'll enjoy:

- **Preventive care covered at 100%—No waiting period** (e.g., routine exams, cleanings and x-rays)
- **Basic care covered at 60%—No waiting period** (e.g., fillings and simple extractions)
- **Major care covered at 40%** (e.g., crowns, bridges, dentures and periodontics)
- **Only a 6-month waiting period for Class III—Major Services**
- **FREE Vantage Affinity Discount Program from Davis Vision** (provides significant discounts on eye exams, lenses, frames and additional eyewear options)



(All care is subject to applicable deductibles, exclusions and limitations.)

The Kentucky Retirement Services dental plan from United Concordia allows you to visit any dentist, but visiting a **Concordia Advantage** network dentist:

- **Saves you money**—Because our network dentists accept our negotiated fees, or maximum allowable charges (MACs), as payment-in-full for covered services, you cannot be charged for the difference between our MAC and the dentist's full fee.
- **Saves you time**—Our network dentists agree to file claims for you, so it's one less thing to worry about.
- **Stretches your benefit dollars**—Paying less for care from a network dentist means you can receive more covered services before reaching your annual maximum.

**UNITED
CONCORDIA**
Insuring America's Dental Health

**FOR MORE INFORMATION OR TO ENROLL,
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